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Subject: FW: hb 537

Date: Tue, 13 Feb 2007 13:27:18 -0700

From: "Bud Baldwin" <bud@ericksonbaldwin.com> Add to Address Book
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I have been an independent insurance agent in Havre since 1979. Our agency is heavily involved with the sale and servicing of crop insurance including crop hail insurance here on the Hi-Line. Two people on our staff devote the majority of their time to the servicing and sale of crop insurance and crop hail insurance and my partner, myself and an associate devote considerable time to crop and crop hail insurance as well.

I am extremely concerned with HB 537 as the outcome could have a drastic affect on my livelihood. The rates and limits on "private" crop hail products are based on sound actuarial data developed over many years. It is doubtfull that the Private Crop Hail industry would have the resources to double their limits of coverage, yet this bill would authorize the State Hail Board to "double" their liability/limits per acre and possibly add new crops as well! If the Private Crop Hail industry is slowly squeezed out which passage of this bill could do is the State Hail Board prepared to not only take on additional crop acres and liability but also the increased administrative costs and adjusting expenses? In years past State Hail Insurance often used the Private Crop Hail Insurance adjustors adjustments when both had insurance on the same acreage. State Hail would not have that luxury without the Private Crop Hail industry.

Is the State of Montana willing to give up the revenue associated with premium tax paid by "Private" Crop Hail Insurance? As I understand it the State Hail program is not subject to the same taxation. In addition my income and the income of my staff will suffer which in turn means less revenue for the State of Montana.

Last but certainly not least is that the Private Crop Hail Industry including licensed insurance agents are regulated closely by the State Auditor's office. Does the same hold true with the State Hail Board, "unlicensed" county assessors/office staff and State Hail adjusters? Insurance agents must pass the insurance licensing exam and fulfill continuing education requirements but those associated with the State Hail Board and program do not have those same obligations.

I feel the above mentioned issues should be addressed before any decision is made to increase the State Hail limits per acre beyond what statute currently allows. I would hope the committee would not vote in favor of HB 537.

Sincerely

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